

Information to identify the case:

Debtor 1:	William W. Turpin	Social Security number or ITIN: xxx-xx-1714
	First Name   Middle Name   Last Name	EIN: _____
Debtor 2:	Mihoko M. Turpin	Social Security number or ITIN: xxx-xx-3540
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 9/3/19
Case number:	19-26977-VFP	Date case converted to chapter: 7 7/23/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William W. Turpin	Mihoko M. Turpin
2. All other names used in the last 8 years		
3. Address	21 Laurel Avenue Apt. 3 Tenafly, NJ 07670	21 Laurel Avenue Apt. 3 Tenafly, NJ 07670
4. Debtor's attorney	Ralph A Ferro Jr Ralph A Ferro, Jr, Esq Law Offices 66 East Main Street, 3rd Floor Little Falls, NJ 07424	Contact phone 973-200-0988 Email: ralphferrojr@msn.com
5. Bankruptcy trustee	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >



<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 7/23/20
<b>7. Meeting of creditors</b>	<b>August 25, 2020 at 10:00 AM</b>	Location:  <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
	<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline:</b> 10/26/20
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 5 of 6**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
 William W. Turpin  
 Mihoko M. Turpin  
 Debtors

Case No. 19-26977-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db/jdb +William W. Turpin, Mihoko M. Turpin, 21 Laurel Avenue, Apt. 3, Tenafly, NJ 07670-2117  
 518443427 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)  
 518443429 +Continental Fin Co, 4550 New Linden Hill Road, Wilmington, DE 19808-2930  
 518443433 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: First Savings Credit Card, 500 E. 60th Street, Sioux Falls, SD 57104)  
 518443435 +FSB Blaze CC, 500 E. 60th Street, Sioux Falls, SD 57104-0478  
 518443437 +Lending Club Corp., 595 Market Street Suite 400, Suite 300, San Francisco, CA 94105-5839  
 518443439 +Oportun Inc/Progreso Fin, 3201 Dalls Pkwy, Suite 700, Frisco, TX 75034-9573  
 518443441 +Peter & Christopher Riedel, PO Box 842, Ogunquit, ME 03907-0842  
 518443443 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)  
 518443445 +TBOM/Fortiva MC, Box 105555, Atlanta, GA 30348-5555  
 518512075 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555  
 518508684 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ralphferrojr@msn.com Jul 25 2020 00:55:56 Ralph A Ferro, Jr,  
 Ralph A Ferro, Jr, Esq Law Offices, 66 East Main Street, 3rd Floor,  
 Little Falls, NJ 07424  
 tr +E-mail/Text: charles.forman@xitrustee.com Jul 25 2020 00:56:32 Charles M. Forman,  
 Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2020 00:57:34 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2020 00:57:29 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518463630 EDI: HNDA.COM Jul 25 2020 04:03:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 518443426 +E-mail/Text: backoffice@affirm.com Jul 25 2020 00:58:41 Affirm, Inc.,  
 650 California Street, San Francisco, CA 94108-2716  
 518443428 +EDI: CAPITALONE.COM Jul 25 2020 04:03:00 Capital One Bank, 10700 Capital One Way,  
 Richmond, VA 23060-9243  
 518510727 +EDI: AIS.COM Jul 25 2020 04:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 518443430 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 25 2020 01:06:55 Credit One Bank,  
 Box 98872, Las Vegas, NV 89193-8872  
 518443431 +EDI: NAVIENTFKASMDOE.COM Jul 25 2020 04:03:00 Dept of Ed/Navient, 123 Justison Street,  
 3rd Floor, Wilmington, DE 19801-5360  
 518586008 +EDI: NAVIENTFKASMDOE.COM Jul 25 2020 04:03:00 Dept. of Ed/Navient, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 518443434 E-mail/Text: bk@freedomfinancialnetwork.com Jul 25 2020 00:56:06 Freedom Financial,  
 4940 S Wendler Drive, Suite 210, Tempe, AZ 85282  
 518495852 E-mail/Text: bk@freedomfinancialnetwork.com Jul 25 2020 00:56:06  
 Freedom Financial Asset Management LLC, PO Box 2340, Phoenix, AZ 85002  
 518443432 +EDI: AMINFOFP.COM Jul 25 2020 04:03:00 First Premier Bank, 3820 N Louise Avenue,  
 Sioux Falls, SD 57107-0145  
 518443436 EDI: IRS.COM Jul 25 2020 04:03:00 Internal Revenue Service, Box 7346,  
 Philadelphia, PA 19101-7346  
 518503127 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 25 2020 01:07:04 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518503628 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jul 25 2020 00:53:33 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 518443438 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jul 25 2020 00:54:38 Merrick Bank,  
 Box 9201, Old Bethpage, NY 11804-9001  
 518564641 EDI: PRA.COM Jul 25 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Amazon,  
 POB 41067, Norfolk VA 23541  
 518443440 +EDI: RMSC.COM Jul 25 2020 04:03:00 PayPal Credit, Box 105658, Atlanta, GA 30348-5658  
 518506113 +EDI: JEFFERSONCAP.COM Jul 25 2020 04:03:00 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 518443442 +E-mail/Text: bankruptcy@prosper.com Jul 25 2020 00:58:16 Prosper Market Place Inc.,  
 221 Main Street, #300, San Francisco, CA 94105-1909  
 518563597 +E-mail/Text: bncmail@w-legal.com Jul 25 2020 00:57:45 Prosper Marketplace Inc.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 518443444 +EDI: RMSC.COM Jul 25 2020 04:03:00 Syncb/Amazon PLCC, Box 965015,  
 Orlando, FL 32896-5015  
 518444692 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518555990 +EDI: RMSC.COM Jul 25 2020 04:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021

District/off: 0312-2

User: admin  
Form ID: 309A

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Total Noticed: 39

Date Rcvd: Jul 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518443446 EDI: TFSR.COM Jul 25 2020 04:03:00 Toyota Motor Credit Corp., 5005 N River Blvd NE,  
Cedar Rapids, IA 52411-6634

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0